

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mark Winsock
Liane L. Winsock
Debtors

Case No. 18-02046-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jul 14, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	Mark Winsock, Liane L. Winsock, 16 Montgomery Ave, West Pittston, PA 18643-2832
cr	+ Choice One Community Credit Union, 101 Hazel Street, Wilkes-Barre, PA 18702-4305
cr	+ Citibank, N.A., as trustee for CMLTI Asset Trust, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
5061579	CFNA/Kost Tire, PO Box 81315, Cleveland, OH 44181-0315
5061580	Choice One Community CU, PO Box 1205, Wilkes Barre, PA 18703-1205
5083946	+ Choice One Community Credit Union, c/o Attorney John Fisher, 126 South Main Street, Pittston, PA 18640-1739
5061581	ChoiceOne Community CU, PO Box 1205, Wilkes Barre, PA 18703-1205
5140033	Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
5140032	Citibank, N.A., as trustee for CMLTI Asset Trust, Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609
5061574	Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5083945	+ John Fisher, Esquire, 126 South Main Street, Pittston, PA 18640-1739
5388496	Mill City Mortgage Loan Trust 2019-GS2, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5388497	+ Mill City Mortgage Loan Trust 2019-GS2, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, Mill City Mortgage Loan Trust 2019-GS2 Fay Servicing, LLC 75381-4609
5061598	SBA - US Dept of the Treasury, Bureau of the Fiscal Service, PO Box 830794, Birmingham, AL 35283-0794
5061599	Service1st, Customer Service, PO Box 30495, Tampa, FL 33630-3495
5061600	+ Service1st FCU, Corporate Office, 1985 Montour Blvd Ofc, Danville, PA 17821-8160
5061573	Winsock Liane L, 16 Montgomery Ave, West Pittston, PA 18643-2832
5061572	Winsock Mark, 16 Montgomery Ave, West Pittston, PA 18643-2832

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECF@fayservicing.com	Jul 14 2023 18:42:00	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5061575	Email/PDF: bncnotices@becket-lee.com	Jul 14 2023 18:51:21	American Express, PO Box 981535, El Paso, TX 79998-1535
5077341	Email/PDF: bncnotices@becket-lee.com	Jul 14 2023 18:51:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5061576	EDI: BANKAMER.COM	Jul 14 2023 22:40:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
5083581	+ EDI: BANKAMER2.COM	Jul 14 2023 22:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5061577	Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 14 2023 18:42:00	Caliber Home Loans, 3701 Regent Blvd Ste 100, Irving, TX 75063-2295
5083959	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 14 2023 18:42:00	Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
5061578	EDI: CAPITALONE.COM	Jul 14 2023 22:40:00	Capital One Bank, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0314-5
Date Rcvd: Jul 14, 2023

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Page 2 of 4
Total Noticed: 61

5061582	EDI: WFNNB.COM	Jul 14 2023 22:40:00	Comenity Bank/Bon Ton, Attn: Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
5061583	EDI: WFNNB.COM	Jul 14 2023 22:40:00	Comenity Bank/Boscov's, Bankruptcy Dept., PO Box 183043, Columbus, OH 43218-3043
5061584	EDI: WFNNB.COM	Jul 14 2023 22:40:00	Comenity Bank/Limited, Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5061585	EDI: WFNNB.COM	Jul 14 2023 22:40:00	Comenity Bank/Victoria Secrets, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5061586	EDI: WFNNB.COM	Jul 14 2023 22:40:00	Comenity Capital/ulta, Bankruptcy Dept., PO Box 183003, Columbus, OH 43218-3003
5061587	EDI: WFNNB.COM	Jul 14 2023 22:40:00	Comenity-New York & Co, Bankruptcy Department, PO Box 182273, Columbus, OH 43218-2273
5095619	EDI: CRFRSTNA.COM	Jul 14 2023 22:40:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
5084314	Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2023 18:51:16	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5061590	EDI: DISCOVER.COM	Jul 14 2023 22:40:00	Discover, PO Box 30943, Salt Lake City, UT 84130-0943
5061593	+ EDI: CITICORP.COM	Jul 14 2023 22:40:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
5061588	Email/PDF: DellBKNotifications@resurgent.com	Jul 14 2023 18:51:17	Dell Financial Services, PO Box 81607, Austin, TX 78708-1607
5082196	EDI: Q3G.COM	Jul 14 2023 22:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5061589	EDI: DISCOVER.COM	Jul 14 2023 22:40:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
5063938	EDI: DISCOVER.COM	Jul 14 2023 22:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5061592	EDI: CITICORP.COM	Jul 14 2023 22:40:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
5084220	Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2023 18:51:19	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5084315	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 14 2023 18:51:21	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5061594	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 14 2023 18:51:23	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5084226	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2023 18:42:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5071420	^ MEBN	Jul 14 2023 18:37:47	NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
5061595	EDI: NFCU.COM	Jul 14 2023 22:40:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
5061596	EDI: NFCU.COM	Jul 14 2023 22:40:00	Navy Federal Credit Union, PO Box 3501, Merrifield, VA 22119-3501
5061597	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2023 18:42:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180

District/off: 0314-5

Date Rcvd: Jul 14, 2023

User: AutoDocke

Form ID: 3180W

Page 3 of 4

Total Noticed: 61

5087008	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2023 18:42:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5062291	+ EDI: RECOVERYCORP.COM	Jul 14 2023 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5084574	EDI: Q3G.COM	Jul 14 2023 22:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5084575	EDI: Q3G.COM	Jul 14 2023 22:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5061601	EDI: RMSC.COM	Jul 14 2023 22:40:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5061602	EDI: RMSC.COM	Jul 14 2023 22:40:00	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
5061603	EDI: RMSC.COM	Jul 14 2023 22:40:00	Synchrony Bank/JCP, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5061604	EDI: RMSC.COM	Jul 14 2023 22:40:00	Synchrony Bank/TJM, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5061605	EDI: RMSC.COM	Jul 14 2023 22:40:00	Synchrony/PayPal, PO Box 965005, Orlando, FL 32896-5005
5061591	EDI: USBANKARS.COM	Jul 14 2023 22:40:00	Elan, Cardmember Service, PO Box 6335, Fargo, ND 58125-6335
5061606	Email/Text: birminghamtops@sba.gov	Jul 14 2023 18:42:24	US Small Business Administration, 801 Tom Martin Dr Ste 120, Birmingham, AL 35211-6424
5086782	Email/PDF: bncnotices@becket-lee.com	Jul 14 2023 18:51:17	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mill City Mortgage Loan Trust 2019-GS2,
cr		Mill City Mortgage Loan Trust 2019-GS2, Wilmington
cr		Mill City Mortgage Loan Trust 209-GS2
cr		U.S. Bank Trust National Association, and any succ
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2023 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust afogle@rascrane.com
Ashlee Crane Fogle	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST afogle@rascrane.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank Trust National Association as Trustee for CVI LCF Mortgage Loan Trust I bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pamb@fedphe.com
John Fisher	on behalf of Creditor Choice One Community Credit Union johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Lisa M. Doran	on behalf of Debtor 1 Mark Winsock ldoran@dorananddoran.com
Lisa M. Doran	on behalf of Plaintiff Mark Winsock ldoran@dorananddoran.com
Lisa M. Doran	on behalf of Debtor 2 Liane L. Winsock ldoran@dorananddoran.com
Lisa M. Doran	on behalf of Plaintiff Liane L. Winsock ldoran@dorananddoran.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Mark Winsock**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 **Liane L. Winsock**
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:18-bk-02046-MJC**

Social Security number or ITIN xxx-xx-7497
EIN _____

Social Security number or ITIN xxx-xx-8901
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Winsock
aka Mark A. Winsock

Liane L. Winsock

By the
court:

7/14/23



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.